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Substitute for form 1449/PTO SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				<i>Complete if Known</i>	
				Application Number	10/074,583
				Filing Date	February 12, 2002
				First Named Inventor	YOUNG
				Group Art Unit	2181
				Examiner Name	Not yet assigned
Attorney Docket Number	G08.015				
Sheet	1	of	2		

[illegible][illegible]

Examiner Signature	Fahmida Rahman	Date Considered	11/28/2005
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

*Unique citation designation number. *See attached Kinds of U.S. Patent Documents. *Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). *For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. *Kind of document by the appropriate symbol as indicated on the document under WIPO Standard ST. 16 if possible. *Applicant is to place a check mark here if English language Translation is attached.

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Sheet	2	of	2	Attorney Docket Number	G08.015

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	G	Banasiak, Michael: "Don't Be Out-Scored by Your Competition", <u>Credit and Financial Management Review</u> , 2 nd Quarter 2000, 8pgs., download from <u>http://www.paynetonline.com/viewpaf.asp</u> on 4/15/2002. ©2000 Predictive Business Decision Systems, Inc.	
Examiner Signature	Fahmida Rahman		Date Considered 11/28/2005

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FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)	Serial No. 10/074,583
	Inventors: Carl Young
	Docket No. 3499-223

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,304,973	10/16/01	Williams	713	201	8/6/98

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION

OTHER DOCUMENTS

EXAMINER INITIAL	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
<i>not attached</i>	Int'l Search Report dated June 2, 2003 for PCT/US03/03993

EXAMINER <i>Fahmida Rahman</i>	DATE CONSIDERED <i>11/28/2005</i>
EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

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FORM PTO-1449 U.S. Department of Commerce Patent and Trademark Office INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)	Serial No. 10/074,583
	Inventors: Carl Young
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FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION

OTHER DOCUMENTS

EXAMINER INITIAL	AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.
<i>Not Attached</i>	Written Opinion dated October 7, 2003 for PCT/US03/03993

EXAMINER <i>Fahmida Rahman</i>	DATE CONSIDERED <i>11/28/2005</i>
EXAMINER: Initial if citation considered, whether or not citation is in conformance with M.P.E.P. 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Form PTO-1449 [6-4]